

## Rep. Elaine Nekritz

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## Filed: 5/23/2014

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LRB098 05273 RLC 60173 a

1 AMENDMENT TO SENATE BILL 1009 AMENDMENT NO. . Amend Senate Bill 1009 by replacing 2 everything after the enacting clause with the following: 3 "Section 5. The Criminal Code of 2012 is amended by 4 5 changing Section 17-5 as follows: 6 (720 ILCS 5/17-5) (from Ch. 38, par. 17-5) 7 Sec. 17-5. Deceptive collection practices. A collection agency as defined in the the Collection Agency Act or any 8 employee of such collection agency commits a deceptive 9 10 collection practice when, with the intent to collect a debt 11 owed to an individual or a corporation or other entity, he, 12 she, or it does any of the following: 13 (a) Represents falsely that he or she is an attorney, a policeman, a sheriff or deputy sheriff, a bailiff, a county 14

clerk or employee of a county clerk's office, or any other

person who by statute is authorized to enforce the law or any

- 1 order of a court.
- 2 (b) While attempting to collect an alleged debt,
- 3 misrepresents to the alleged debtor or to his or her immediate
- family the corporate, partnership or proprietary name or other
- 5 trade or business name under which the debt collector is
- 6 engaging in debt collections and which he, she, or it is
- 7 legally authorized to use.
- 8 (c) While attempting to collect an alleged debt, adds to
- 9 the debt any service charge, interest or penalty which he, she,
- or it is not entitled by law to add.
- 11 (d) Threatens to ruin, destroy, or otherwise adversely
- 12 affect an alleged debtor's credit rating unless, at the same
- 13 time, a disclosure is made in accordance with federal law that
- the alleged debtor has a right to inspect his or her credit
- 15 rating.
- 16 (e) Accepts from an alleged debtor a payment which he, she,
- or it knows is not owed.
- 18 Sentence. The commission of a deceptive collection
- 19 practice is a Business Offense punishable by a fine not to
- 20 exceed \$3,000.
- 21 (Source: P.A. 96-1551, eff. 7-1-11.)".